(37)	UNITED STATES BANKRUPTCY CO EASTERN DISTRICT OF CALIFOR SACRAMENTO DIVISION		VOLUNTARY PETITION			
IN RE MBAZOMO, ON	DRA	NAME OF JOINT DEBTOR				
ALL OTHER NAMES used by the debtor in the last 6 years NONE		ALL OTHER NAMES used by the joint debtor in the last 6 years				
SOC. SEC.#/TAX I 422-84-4621	.D.#	SOC. SEC.#/TAX I	.D.#			
STREET ADDRESS OF DEBTOR 8164 Center Parkway #28 Sacramento, CA 95823 Ph: 916.395.6601		STREET ADDRESS OF JOINT DEBTOR				
	COUNTY OF RESIDENCE OR BUSINESS Sacramento		COUNTY OF	F RESIDENCE OR BUSINESS		
MAILING ADDRESS OF DEBTOR SAME		Mailing address	OF JOINT	DEBTOR		
BUSINESS DEBTOR	S PRINCIPAL ASSET LOCATION	VENUE				
NOT APPLICA	BLE	[X] Debtor's domicile, residence, or busi- ness assets were in this District for the 180 days preceding this petition.				
	INFORMATION REGA	ARDING DEBT	ror			
	[] Individual [] Non—Business/Consumer	CHAPTER/SECTION: FILING FEE:		hapter 7 ttached		
	O5-28736-D-7 DEBTOR: ONDRO MBAZOMO DEBTOR IS PRO SE JUDGE: HON. R. BARDWIL TRUSTEE: K. SANDERS 341 MEETING (Tentative Setting):	NAME AND ADDRESS	AAME	IRM OR ATTORNEY S F : RALEGAL CLINICS ELK GROVE BLVD GROVE, CA 95624		
	8/24/05, 02:00 PM - usb Official meeting notice to be mailed CHAPTER: 7 COUNTY: SACRAMENTO FILED 7/19/05 - 11:13 AM RELIEF ORDERED CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA RECEIPT NO: 2-5-013014 \$209 swos	ATTORNEY(S) REPR	RESENTING	DEBTOR		
	361	<u> </u>		ed by an attorney. Ph 916.395.6601		
STATISTICA	AL ADMINISTRATIVE INFORMATION	N (28 U.S.C.	604)	THIS SPACE FOR COURT USE ONLY		

[X] Funds will not be available for unsecured creditors.

[X] 16-49 ESTIMATED NO. OF CREDITORS: ESTIMATED ASSETS (thousands): [X] Under 50 ESTIMATED LIABILITIES (thousands): [X] Under 50 ESTIMATED NO. OF EMPLOYEES: [X] Not Applicable ESTIMATED EQUITY SECURITY HOLDERS: [X] Not Applicable

ebtor: MBAZOMO, ONDRA			Case No.:
5 Charter 0 11 10 11 10	FILING (OF PLAN	
For Chapter 9, 11, 12 and 13 cases only.			
PRIOR BANKR	UPTCY CASE FI	LED WITHIN LA	ST 6 YEARS
Location Where Filed NONE	Case Number		Date Filed
PENDING BANKRUPTCY CASE	FILED BY ANY SPO	OUSE, PARTNER, OF	R AFFILIATE OF THE DEBTOR
Name of Debtor	Case Number		Date
Relationship	District		Judge
Debtor requests relief u	REQUEST Founder the U.S. Code ti		ed in this petition.
	SIGNA	TURES	
1 , .	Atto	orney	
X N Attorney: In Pro Per	·		Date:
INDIVIDUAL DEB' I declare under penalty of perjury that provided in this petition is true and of Debtor: MBAZOMO, ONDRA Date:	the information	I declare under per in this petition is of this petition or authorized.	OR PARTNERSHIP DEBTOR halty of perjury that the information true and correct and that the filing hehalf of the debtor has been Authorized Individual
	EXHIBI	Т "А"	
[] Exhibit "A" is attache	ed and made part	of this petitic	מס.
TO BE COMPLETED BY INDIVIDUAL CH I am aware that I may proceed under cha under such chapter, and choose to proce has been completed. Debtor: MBAZOMO, ONDRA	apter 7, 11, or 12, or	13 of title 11, U.S.	Code understand the relief available
	EXHIB	Т "В"	
I, the attorney for the debtor(s) named she, or they) may proceed under chapter under such chapter. X			
Attorney: In Pro Per			· · · · · · · · · · · · · · · · · · ·

AAMES PARALEGAL CLINICS
BANKRUPTCY PETITION PREPAREBS
8815 ELK GROVE BLVD., ELK GROVE, EA 95624
DATE 7-17-1

VIKKT LEWIS 557822145

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF CALIFORNIA SACRAMENTO DIVISION

In re	MBAZOMO,	ONDRA	1	··	-		Case No. Chapter 7 / Debtor
Attorne	ey for Deb	otor:	In Pro Per	 		 21 15	<u>-</u>

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS ASSETS LIA	SCHEDULED BILITIES OTHER
A - Real Property	Yes	1 \$	0.00	• • • • • • • • • • • • • • •
B - Personal Property	Yes	3 \$	3,625.00	
C - Property Claimed As Exempt	Yes	. 1 .	· · · · · · · · · · · · · · · · · · ·	
D - Creditor Holding Secured Claims	Yes	1	\$	0.00
E - Creditors Holding Unsecured Priority Claims	Yes	1.		0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3.	· · · · · · · · · · · · · · · · · · ·	34,510.00
G - Executory Contracts and Unexpired Leases	l Yes	1	• • • • • • • • • • • • • • • • • • • •	
H - Codebtors	Yes	1 .		
I - Current Income_of Individual Debtor(s)	Yes	·		\$ 680.00
J - Current Expenditures of Individual Debtor(s)	Yes			· · · · · · · · · · · · · · · · · · ·
Total Number of in ALI	of sheets L Schedules	5 > <u>14</u> .		· · · · · · · · · · · · · · · · · · ·
	Total A	Assets > <u>\$</u>	3,625.00	

Total Liabilities > \$ 34,510.00

	ase No.	. <u>C</u>	/ Debtor		ONDRA	In re: MBAZOMO,
			PROPERTY	SCHEDULE A - REAL		
Amount of Secured Claim	Market Value of Debtor's Interest	H W J C		Nature of Debtor's Interest in Property		Description and Location of Prop
	 Interest	С	X	·		

Total \$ 0.00

In re: MBAZOMO, ONDRA

SCHEDULE B - PERSONAL PROPERTY

Description Location of Property	H W J C	Market Value of Debtor's Interest Before Claim
1. Cash on hand. Cash		\$ 25
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and lo and homestead associations, or credit unions, brokerage house or cooperatives.	oan,	d. 140
Deposited with Campbell Soup Credit Union #20705		\$ 140
 Security deposits with public utilities, telephone companies, landlords, and others. [x] NONE 	<u>.</u>	
A Household goods and furnishings including audic wides and		
4. Household goods and furnishings, including audio, video, and computer equipment.		
TV		\$ 50
Sofa and Loveseat		\$ 75
Table	. a	\$ 45
Bed & Box Spring	- ±	\$ 50
2 Lamps	<u>-</u>	\$ 40
5. Books; pictures and other art objects; antiques; stamp, coin,		
record, tape, compact disc, and other collections or collecti $[x]$ NONE	ibles.	
6. Wearing apparel.		
Misc. Women's Clothing		\$ 150
7. Furs and jewelry.		
Rings	·	\$ 50
8. Firearms and sports, photographic, and other hobby equipment. [x] NONE	•	
9. Interests in insurance policies. [x] NONE		
10. Annuities		·

In re: MBAZOMO, ONDRA ___

/ Debtor Case No.

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		/ COLICELIDACEO	I DIICCC)		
				Н	Market Value
Description	. =	Location		W	of Debtor's
of Property				J	Interest
				C	Before Claim

- 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. [x] NONE
- 12. Stock and interests in incorporated and unincorporated businesses. [x] NONE
- 13. Interests in partnerships or joint ventures. [x] NONE
- 14. Government and corporate bonds and other negotiable and non-negotiable instruments. [x] NONE
- 15. Accounts receivable. [x] NONE
- 16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled. [x] NONE
- 17. Other liquidated debts owing debtor including tax refunds. [x] NONE
- 18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. [x]. NONE
- 19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. [x] NONE
- 20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims. [x] NONE
- 21. Patents, copyrights, and other intellectual property.
- 22. Licenses, franchises, and other general intangibles. [x] NONE

In 1	re: MBAZOMO, ONDRA/ Debtor Case No	• .	
	SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)		
	cription Location Property	H W J C	Market Value of Debtor's Interest Before Claim
23.	Automobiles, trucks, trailers, and other vehicles and accessories. 1995 Oldsmobile- 200,000 miles		\$ 3,000
24.	Boats, motors, and accessories. [x] NONE	# * # * -	
25.	Aircraft and accessories. [x] NONE		3
26.	Office equipment, furnishings, and supplies. [x] NONE		·
27.	Machinery, fixtures, equipment, and supplies used in business. [x] NONE		
28.	Inventory. [x] NONE	-	

29. Animals. [x] NONE

30. Crops - growing or harvested. [x] NONE

31. Farming equipment and implements. [x] NONE

32. Farm supplies, chemicals, and feed. [x] NONE

33. Other personal property of any kind not already listed. [x] $\ensuremath{\mathtt{NONE}}$

Total \$ 3,625

In re: MBAZOMO, ONDRA / Debtor Case No.

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
[x] 11 USC 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, and state or local laws.

Description of Property	Specify Law Prov	iding Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
Cash on hand an	d in bank	CCP§703.140(b)(1)(5	165.00	165.00
Household furni other misc. per	shings, clothing sonal property	CCP§703.140(b)(3)	460.00	460.00
1995 Oldsmobile		CCP§703.140(b)(1)(2)	3,000.00	3,000.00

In re: MBAZOMO, ONDRA		Debtor Case No.	
SCHEI	OULE D - CREDITORS HOLDING	G SECURED CLAIMS	
Creditor Name and	Date, Nature of Lien, Address Description & Va	Claim Amount lue	Unsecured Portion and Notes*

[X] Debtor has no creditors holding secured claims to report on this Schedule D.

In re:	MBAZOMO,	<i>ONDRA</i>	/ Debtor	Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

[X] Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY

- [] Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. S507(a)(2).
- [] Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. S507(a)(3).
- [] Contributions to employee benefit plans
 Money owed to employee benefit plans for services rendered within 180 days
 immediately preceding the filing of the original petition, or the cessation of
 business, whichever occurred first, to the extent provided in 11 U.S.C. S507(a)(4).
- [] Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. S507(a)(5).
- [] Deposits by individuals
 Claims of individual up to a maximum of \$900 for deposits for the purchase, lease, or
 rental of property or services for personal, family, or household use, that were not
 delivered or provided. 11 U.S.C. S507(a)(6).
- [] Taxes and Other Certain Debts Owed to Governmental Units
 Taxes, customs duties, and penalties owing to federal, state, and local governmental
 units as set forth in 11 U.S.C. S507(a)(8).
- [] Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. S507(a)(9).
- [] Debts for Child Support or Alimony
 Debts to a spouse, former spouse, or child of the debtor, for alimony, maintenance or
 support of such spouse or child as set forth in 11 U.S.C. S507(a)(7).

No continuation sheets attached

In re: MBAZOMO, ONDRA / Debtor Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amou and Note
•	Account No. 5100-240786 AAA Collectors, Inc. 2950 N. Academy Blvd. Ste. Colorado Springs, CO 80917	COLLECTION	\$ 300.
2.	Account No. 01015041-84952 AT&T Broadband-Sacramento 6505 Tam O'Shanter Drive Stockton, CA 95210-3349	en e	\$ 800.
	122EF Maal Daad	.P. Representing: AT&T Broadbar	id-Sacramento
3.	Account No. 4121741309643 Capital One Bank P. O. Box 85064 Glen Allen, VA 23058	Credit card purchases	\$ 3,000.
1.	Account No. 4980020705091 Certegy Payment Recovery, Inc. 550 Greensboro Ave. #301 Tuscaloosa, AL 35401	Credit card purchases	\$ 60.
5.	Account No. 849529002-3906052 Comcast P. O. Box 173885 Denver, CO 80217-3885	tv cable co.	\$ 400.
5.	Account No. 0627568641-00000054 Credit Collection Services Two Wells Avenue Newton, MA 02459	COLLECTION	\$ 500
7.	Account No. 1034071930160601351 Debt Recovery Solutions, LLC P.O. Box 9001 Westbury, NY 11590-9001	COLLECTION Medical bills	\$ 4,000
3.	David Jacons 18 0000	Credit card purchases	\$ 800

In re: MBAZOMO, ONDRA

/ Debtor

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

•	Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
9.	Account No. 0090648318 Diversified Adjustment Service, Inc. 600 Coon Rapids Blvd. Coon Rapids, MN 55433	COLLECTION	\$ 500.00
10.	Account No. 50-01-07234383 Emergency Physician Med. 50 P.O. Box 79345 City of Industry, CA 91716-9345	Medical bills	\$ 500.00
11.	Account No. YNO 0001369 Gayfrs Mobile P.O. Box 269159 Baton Rouge, LA 70826	LINE OF CREDIT	\$ 800.00
12.	Account No. CA24239801003754989 LTD Financial Services, L.P. 7322 Southwest Freeway #1600 Houston, TX 77074	COLLECTION First National Credit Card	\$ 600.00
13,	Account No. 1054030 NCO Financial Systems, Inc. P.O. Box 41596 Philadelphia, PA 19101-1596	COLLECTION Methodist Hospital of Sacramento	\$ 800.00
14.	Account No. 811499 Placer Creditors Bureau P.O. Box R 209 Harding Blvd. Roseville, CA 95678-0408	COLLECTION Methodist Hospital Emergency	\$ 12,000.00
15.	Account No. 4465611600550 Providian Financial P.O. Box 194850 San Francisco, CA 94119	Credit card purchases	\$ 800.00
16.	Account No. 61818 Recovery Management Systems P.O. Box 160374 Sacramento, CA 95816	COLLECTION	\$ 50.00

Sheet no. 1 of 2

Subtotal:

\$ 16,050.00

In re: MBAZOMO, ONDRA

/ Debtor

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	Creditor Name_and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
17.	Account No. 469015-D Rickenbacker Collections 7568 Monterey Street Gilroy, CA 95020-5826	COLLECTION Roadone/Central Valley Tow	\$ 3,000.00
18.	Account No. 025832 Royo Eye/Laser 8120 Timberlake Way #211 Sacramento, CA 95823	Medical bills	\$ 400.00
19.	Account No. 4223 1820 0144 3653 Sterling Bank & Trust P.O. Box 33229 Detroit, MI 48232-5229	LINE OF CREDIT	\$ 900.00
20.	Account No. 0090648318 Superior Asset Management, Inc P.O. Box 1928 Ft. Walton Beach, FL 32549	COLLECTION Sprint PCS	\$ 1,000.00
21.	Account No. 001-0026702-4 Surewest Wireless P. O. Bos 969 Roseville, CA 95678-0969	Cel Phone	\$ 400.00
22.	Account No. 127-0041528 Western Dental Centers P. O. Box 14228 Orange, CA 92863-1228	Dental bills	\$ 2,500.00
23.	Account No. 2222 6110 1949 5342 Westmoreland Agency Capital One P.O. Box 85523 Richmond, VA 23286-9410	Credit card purchases	\$ 400.00

Sheet no. 2 of 2

Subtotal:

Total:

\$ 8,600.00 \$ 34,510.00

In re: MBAZOMO, ONDRA / Debtor Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Name and Address of Other Notes of Contract or Lease
Parties to Instrument and Debtor's Interest

[X] No executory contracts or unexpired leases.

In re: MBAZOMO, O	ONDRA	 		Case No.
		SCHEDULE	H - CODEBTORS	
Name and Address			Name and Addres	S .
of Codebtor			of Creditor	4

In re: MBAZOMO, ONDRA ______/ Debtor Case No.

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS: Single

DEPENDENTS OF DEBTOR AND SPOUSE: None

EMPLOYMENT:

DEBTOR SPOUSE
Unemployed

Occupation:

Name of Employer: How Long Employed: Employer Address:

	<u> </u>	EBTOR	<u>.</u>	SPOUSE
INCOME:				
Current monthly gross wages, salary, and commissions Estimated monthly overtime SUBTOTAL	\$ \$	0.00 0.00 0.00	\$ \$	
LESS PAYROLL DEDUCTIONS		-		
a. Payroll taxes and social security	\$	0.00 _	\$	
b. Insurance	\$	0.00	\$	
c. Union dues	\$	0.00	\$	
d. Other:	\$	0.00	\$	
SUBTOTAL OF PAYROLL DEDUCTIONS	\$	0.00	\$	
TOTAL NET MONTHLY TAKE HOME PAY	\$	0.00	\$	
Regular income from operation of business or profession or :	farm			
(attach detailed statement)	\$	0.00	\$	
Income from real property	\$	0.00	\$	
Interest and dividends	\$	0.00	\$	
Alimony, maintenance or support payments payable to the deb	tor			
for the debtor's use or that of dependents listed above. Social security or other government assistance	\$	0.00	\$	
SDI	\$	680.00	\$	
Pension or retirement income	\$	0.00	\$	* 49
Other monthly income	\$	0.00	\$	
TOTAL MONTHLY INCOME	\$	680.00	\$	
TOTAL COMBINED MONTHLY INCOME	\$	680.00		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

In re: MBAZOMO, ONDRA / Debtor Case No.		
III 1e. MBAZOMO, CIVINA , BEBCOI COSE NO.		
SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S	3)	
[] Check this box if a joint petition is filed and debtor's spouse maintain household. Complete a separate schedule of expenditures labeled "Spouse"	sa •	separate
Rent or home mortgage payment (include lot rented for mobile home) Are real estate taxes included? Yes No_x Is property insurance included? Yes No_x	\$	625.00
Utilities: Electricity and heating fuel	\$	75.00
Water and sewer	\$	0.00
Telephone	\$	65.00
Other	\$ \$ \$	0.00
Home maintenance (repairs and upkeep)	\$	0.00
Food		250.00
Clothing	\$	50.00
Laundry and Dry cleaning	\$	0.00
Medical and Dental expenses	\$	0.00
Transportation (not including car payments)	\$	0.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life The state of	\$	0.00
Health	\$	0.00
Auto	\$	45.00
Other -	\$	0.00
Taxes (not deducted from wages or included in home mortgages)	\$	0.00
Installment payments:		v 44
Auto	\$	0.00

Other

(attach detailed statement)

Other

Alimony, maintenance, and support paid to others

Payments for support of additional dependents not living at your home Regular expenses from operation of business, profession, or farm

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

0.00

0.00

0.00

0.00

1,110.00

\$

\$

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date X 12 - 1

Signature

AZOMO, ONDRA, Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

BANKRUPTCY PETITION PREPARERS
8815 ELK GROVE BLVD., ELK GROVE, CA 95624

VIKKI LEWIS 557822145

Form 7 Page 1 (9/00)		USBC, EDCA
in re	Case No.:	
MBAZOMO, Ondra	Debtor.	(If known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Form 7 Page 2 (9/00) USBC, EDCA

2. Income other than from employment or operation of business

None •

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

\$680/month since 8-03

SDI

\$15,000 received 2-03

Workers' Comp. Settlement

3. Payments to creditors

None \mathbf{X}

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** **AMOUNT** PAID

AMOUNT STILL OWING

X

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** **AMOUNT** PAID

AMOUNT STILL OWING Form 7 Page 3 (9/00)

USBC, EDCA

4. Suits and administrative proceedings, executions, garnishments and attachments

None a.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY Form 7 Page 4 (9/00) USBC, EDCA

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT Form 7 Page 5 (9/00)

USBC, EDCA

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OF PROPERTY

Aames Paralegal Clinics 8815 Elk Grove Blvd. Elk Grove, CA 95624

8-8-03 & 7-23-04

\$125.00

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE AND NUMBER
OF ACCOUNT AND
AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION
OF
CONTENTS

DATE OF TRANSFER OR SURRENDER,

IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

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USBC, EDCA

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

X

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None ' X

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

X

List the name and address of every site for which the debtor has received notice in writing by a governmental unit None a. that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

LAW

X

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

None X c. List all judicial or administrative proceedings, including settlements and orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION Form 7 Page 9 (9/00) USBC, EDCA

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and the beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the **six years** immediately preceding the commencement of this case.

NAME

_ TAXPAYER I.D. NUMBER

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

None

 Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more that 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

	19. Books, records and	financial statements		
oņe		nd accountants who within the two years ed the keeping of books of account and re		bankruptcy
	NAME AND ADDRESS		DATES SERVICES RI	ENDEREC
one		uals who within the two years immediate		case have
	NAME	ADDRESS	DATES SERVICES R	ENDERED
lone ⊠		uals who at the time of the commencement the debtor. If any of the books of according		
lone X		uals who at the time of the commencement of the debtor. If any of the books of according		
	account and records of		unt and records are not available, expla	
	account and records of		unt and records are not available, expla	
	account and records of		unt and records are not available, expla	
	account and records of NAME d. List all financial institu		unt and records are not available, expla ADDRESS , g mercantile and trade agencies, to whom	in · · · ·
⊠ Ione	account and records of NAME d. List all financial institu	of the debtor. If any of the books of according to the debtor. If any of the books of according to the debtor. If any of the books of according to the debtor. If any of the books of according to the debtor. If any of the books of according to the debtor.	unt and records are not available, expla ADDRESS , g mercantile and trade agencies, to whom	in · · . ·
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⊠ Ione	d. List all financial institu	of the debtor. If any of the books of according to the debtor. If any of the books of according to the parties, including within the two years immediately precedent.	ADDRESS , ag mercantile and trade agencies, to whom ding the commencement of this case by	in · · . ·

		·	
Form 7 F	Page 11 (9/00)		USBC, EDC
	20. Inventories		
None		two inventories taken of your property, the dollar amount and basis of each invent	ne name of the person who supervised the taking ory.
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None X	b. List the name and address in a., above.	ss of the person having possession of the	e records of each of the two inventories reported
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	21. Current Partners, Offic	ers, Directors and Shareholders	
None	If the debtor is a partners partnership.	ship, list the nature and percentage of pa	rtnership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTERES
None		ion, list all officers and directors of the co	orporation, and each stockholder who directly o

TITLE

NAME AND ADDRESS

NATURE AND PERCENTAGE

OF STOCK OWNERSHIP

22.	Former pa	artners, of	fficers, dir	ectors ar	d sharehold	ders				
						withdrew fror	n the partne	ership within	one year im	nmedia
NAM	1E			:	ADDRE	SS		DATE OF	WITHDRAW	'AL
								-		
								th the corpor	ation termina	ated v
NAM	1E AND A	DDRESS			TITLE			DATE OF	TERMINATIO	NC
									•	
	a. I	a. If the debto preceding NAME b. If the debto one year	a. If the debtor is a par preceding the common NAME b. If the debtor is a corp.	a. If the debtor is a partnership, lipreceding the commencement NAME b. If the debtor is a corporation, listone year immediately preceding	a. If the debtor is a partnership, list each me preceding the commencement of this case NAME b. If the debtor is a corporation, list all office one year immediately preceding the continuous prec	a. If the debtor is a partnership, list each member who preceding the commencement of this case. NAME ADDRE b. If the debtor is a corporation, list all officers, or directo one year immediately preceding the commencement.	b. If the debtor is a corporation, list all officers, or directors whose relationer year immediately preceding the commencement of this case.	a. If the debtor is a partnership, list each member who withdrew from the partner preceding the commencement of this case. NAME ADDRESS b. If the debtor is a corporation, list all officers, or directors whose relationship with one year immediately preceding the commencement of this case.	 a. If the debtor is a partnership, list each member who withdrew from the partnership within preceding the commencement of this case. NAME ADDRESS DATE OF the debtor is a corporation, list all officers, or directors whose relationship with the corporation one year immediately preceding the commencement of this case. 	 a. If the debtor is a partnership, list each member who withdrew from the partnership within one year impreceding the commencement of this case. NAME ADDRESS DATE OF WITHDRAW b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminal one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None **X** If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Form 7 Page 13 (9/00)

USBC, EDCA

24. Tax Consolidation Group

X

None If the debtor is a corporation, list the names and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds

×

None If the debtor is not an individual, list the names and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

ERERERERERERERERERE

Form 7 Page 14 (9/00) [If completed by an individual or individ	lual and an out of	USBC, EDCA
	have read the answers contained	in the foregoing statement of financial affairs and any
DateX'12-28-04	Signature Signature	Indra mboyanto
Date	Signature of Joint Debtor (if any)	<u>7</u>
[If completed on behalf of a partnership	or corporation]	
		in the foregoing statement of financial affairs and f my knowledge, information and belief.
Date	Signature	NIA
	Print l	Name and Title of individual signing on behalf of debtor
[An individual signing on behalf		nust indicate position or relationship to debtor.]
	,	I for up to 5 years, or both. 18 U.S.C. § 152 and 3571.
		CY PETITION PREPARER (See 11 U.S.C. § 110)
Printed or Typed Name of Bankruptcy F	Petition Preparer	Social Security Number
•		
Address		
Names and Social Security numbers of	all other individuals who prepared	d or assisted in preparing this document:
If more than one person prepared this of for each person.	document, attach additional signe	ed sheets conforming to the appropriate Official Form
X Signature of Bankruptcy Petition Pr	eparer	Date
A bankruptcy petition prepar Bankruptcy Procedure ma	rer's failure to comply with the pro y result in fines or imprisonment	ovisions of title 11 and the Federal Rules of or both. 11 U.S.C. § 110; 18 U.S.C. § 156,
AAMES PARALEGAL CLINICS BANKRUPTCY PETITION PREPARERS 8815 ELK GROVE BLVD., ELK BROVE, CA 95624	continuation sheets	s added
DATE VIKKI LEWIS		
557822 145		/

						
	UNITED STATES E EASTERN DISTR		·			
In	re Ondra Mbazomo		Case No.:		,,,,,,,	
	8164 Center Parkway, #28		DISCLOSURE O	E COM	IDENSATIO	
	Sacramento, CA 95823		OF BANKRU			JN
	422-84-4621	Debtor.	PRE	PARE	₹	·
2.	Under 11 U.S.C. § 110(h), I declare under penalty of perpared or caused to be prepared one or more docume bankruptcy case, and that compensation paid to me wit to be paid to me, for services rendered on behalf of the case is as follows: For document preparation services, I have agreed to accept to the filling of this statement I have received Balance Due	ents for filing hin one year debtor(s) in cept	g by the above-named dear before the filing of the land contemplation of or in contemplation.	ebtor(s) in pankrupto	connection wi	ith thi agree
3.	The source of the compensation paid to me was:					
	Debtor					
4.	The source of compensation to be paid to me is:					
	☐ Debtor ☐ Other (specify):					
5.	The foregoing is a complete statement of any agreement petition filed by the debtor(s) in this bankruptcy case.	nt or arrang	ement for payment to me	for prep	aration of the	
6.	To my knowledge no other person has prepared for cor bankruptcy case except as listed below:	mpensation	a document for filing in c	onnectio	n with this	

<u>NAME</u>

SOCIAL SECURITY NUMBER (Required by 11 U.S.C. § 110(c).)

orm B280 (12/03)

USBC, EDCA

DECLARATION OF BANKRUPTCY PETITION PREPARER

Signature	Social Security Number (Required by 11 U.S.C. § 110(c).)	Date
nt):		

may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

AAMES PARALEGAL CLINICS BANKRUPTCY PETRION PREPARERS 8815 ELK GROVE BLYD., ELK GROVE, CA 95624

VIKKI LEWIS 557822145

Form B19 12/94

Form 19. CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

[Capiton as in Form 16B.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer	
Social Security No.	
Address	AAMES PARALEGAL CLINICS BANKRUPTCY PETITION PREPARERS 8845 ELK GROVE BLVD., ELK GROVE, CA 95624 DATE VIKKI LEWIS
Names and Social Security numbers of all other individual preparing this document:	Is who prepared or assisted in
If more than one person prepared this document, attach to the appropriate Official Form for each person.	additional signed sheets conforming
X	Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

In re)	
)	Bankruptcy Case No.
MBAZOMO,	ONDRA)	
		Debtor(s).)	

NOTICE TO DEBTOR CONCERNING BANKRUPTCY PETITION PREPARERS

Bankruptcy petition preparers are non-attorneys who are not authorized to practice law or give legal advice.

NOTICE IS HEREBY GIVEN that the Court has issued the attached *Bankruptcy Petition Preparer Guidelines* governing the work performed and fees charged by bankruptcy petition preparers in Eastern District of California cases.

Under the *Guidelines*, a bankruptcy petition preparer must give the debtor a copy of this notice before taking any money or property from the debtor or on behalf of the debtor for payment and before preparing any papers for filing in the bankruptcy court. The debtor and the bankruptcy petition preparer must sign a copy of this Notice in the spaces provided below. A copy must be furnished to the debtor by the bankruptcy petition preparer, and the original plus four copies must be filed with the Bankruptcy Court.

California law prohibits any non-attorney from rendering legal advice. Legal advice includes, but is not limited to, advice concerning the following:

- ♦ Whether the debtor should file bankruptcy and the chapter under which the petition should be filed;
- ♦ Whether debts will be eliminated, or "discharged," in a bankruptcy case;
- Whether the debtor will be able to keep their home after filing a bankruptcy case;
- ♦ The tax consequences of filing a bankruptcy case;
- ♦ Whether the debtor should promise to repay, or "reaffirm," a debt; and
- ♦ The exemptions available in bankruptcy, and what property can be claimed as exempt.

Unless approved by the court, a bankruptcy petition preparer may not charge the debtor more than \$125 for preparing a bankruptcy petition, including expenses (such as photocopies, postage, telephone charges, and courier services). This fee does not include the petition filing fee. The filing fee must be paid directly to the Clerk of Court by the debtor.

The attached *Guidelines* contain additional restrictions. The debtor shall read the *Guidelines* in order to know what the Court requires of bankruptcy petition preparers.

Debtors with questions concerning bankruptcy petition preparers or who believe that the *Guidelines* have been violated, should contact the appropriate Office of the U.S. Trustee (Sacramento: (916) 930-2100; Fresno/Modesto: (559) 498-7400).

FOR THE COURT RICHARD G. HELTZEL, CLERK U.S. BANKRUPTCY COURT

DEBTOR'S CERTIFICATION

CENTIFICATION				
, and, case, have read and understand the foregoing				
ndra mbagna				
(Debtor's Signature)				
(Joint Debtor's Signature)				
I,				
Bankruptcy Petition Preparer's Signature				
eparer's Social Security No. (Required by 11 U.S.C. § 110(c).) Preparer's Printed or Typed Name				
Preparer's Address				